Statement of Horace W. Fleming, President of The University of Southern Mississippi Before the Subcommittee on Benefits, Committee on Veterans' Affairs, U. S. House of Representatives Thursday, June 7, 2001

## Mr. Chairman and Members of the Committee:

Thank you for allowing me to be present today to offer my support for the proposed 21st Century Montgomery GI Bill Enhancement Act. This bill appropriately carries the name of our distinguished former member of Congress from Mississippi, The Honorable Sonny Montgomery, a statesman in the truest sense of that term and a strong supporter of our Armed Services and our veterans.

I am here today as a veteran and an enthusiastic supporter of this bill and also as a university president who has seen the immense positive impact that this veterans' benefit has both personally for the student and for the University as a whole.

As you know, the costs of a college education are rapidly escalating, despite our efforts to contain those costs, and we face the constant challenge of keeping higher education within financial reach of all our young people. Thanks to the commitment of Federal and state governments, a college education for the vast majority of Americans today is much more affordable. Still, students struggle to meet the financial demands of a college education. They rely on loan programs, institutional aid, work, and certain grant programs to pay their way.

The proposed 21st Century Montgomery GI Bill Enhancement Act embodies a realistic approach to dealing with current and future educational costs and serves to lessen veterans' dependence on loans. Because veterans' educational benefits are treated as a resource when determining the amount of a student's financial need, that student's annual loan debt could be totally eliminated through enhancement of the current GI Bill. This acknowledges the importance of planning for the future and not borrowing excessively against it.

Students who demonstrate financial need find a high percentage of that need met through loans, the type of financial aid that must be repaid. Packaging of financial aid involves putting together a complete financial aid package for students from different sources of funds. When we have a student in need of financial assistance, we first attempt to meet need with scholarships, work-study, and grant aid for which the student qualifies. Then, to meet the balance of the student's need, we add loans. The repayment of these loans is, of course, delayed and leaves students in the position of having to pay for their own college education at a later time in their lives when they need to be planning for their children's education.

At the University of Southern Mississippi, there are approximately 460 students who have returned to school because of the support available to them through the current Montgomery GI Bill. This program is an essential element of support for those who have served our country honorably. It is also an added incentive for young people to consider joining our volunteer military force. We need such incentives in view of the comparatively low pay we provide.

There is, however, another important aspect of this program from the University's perspective, aside from the financial aspect. We view our student veterans as a resource, a group of individuals who add a level of maturity and bring a great breadth of experience to the classroom and to our campus life. Because of their age and experience, we expect these students to succeed and know that they are a wise investment for our nation and for our future. They help us create a stronger learning environment within our University. Offering veterans a reasonable level of support allows them to focus on their studies and to benefit from and contribute to the wealth of experiences outside the classroom. Their contribution to campus life and their ability to benefit from these additional experiences is directly related to their ability to meet their financial responsibilities. If they have more time to participate in academic and extracurricular activities, there is greater opportunity to share their experience and to impact the campus and our larger community in positive ways. In order to thrive as an institution, we need this kind of

involvement of our students. And students need this type of engagement personally to reach their potential.

Our nation benefits greatly from the talent that we are developing among our most dedicated and promising citizens, our veterans.

I urge the passage of the 21st Century Montgomery GI Bill Enhancement Act and thank you for the opportunity to voice my support for its enactment.